

AMENDMENTS TO THE CLAIMS

1-53. (Cancelled)

54. (New) A method of insuring a property comprising:

receiving a request to insure the property;
receiving an indication of an intended use of the property;
collecting sensor data related to the property;
underwriting the property based on the indicated intended use by applying use-specific underwriting guidelines that take into account the collected sensor data; and
one of denying insurance coverage and offering insurance coverage for the property based on the underwriting.

55. (New) The method of claim 54, wherein the indication of the use comprises an indication of a industry in which the property is used.

56. (New) The method of claim 54, wherein the indication of the use comprises an SIC code.

57. (New) The method of claim 54, wherein the sensor data comprises data indicating the condition of the property.

58. (New) The method of claim 54, wherein the sensor data comprises data indicating the usage of technology incorporated into the property.

59. (New) The method of claim 54, wherein the property comprises goods.

60. (New) The method of claim 54, wherein the property comprises a building.

61. (New) The method of claim 54, wherein the property comprises a vehicle.

62. (New) The method of claim 54, wherein the property comprises an automobile.
63. (New) The method of claim 54, wherein the property comprises a boat.
64. (New) The method of claim 54, wherein the property comprises an airplane.
65. New The method of claim 54, comprising denying the request based at least in part on the collected sensor data.
66. (New) The method of claim 54, comprising accepting the request based at least in part on the collected sensor data.
67. (New) The method of claim 54, wherein the effect of the sensor data on the underwriting varies based on the indicated use.
68. (New) The method of claim 54, comprising calculating a premium for the property based at least in part on the collected sensor data.
69. (New) The method of claim 68, wherein the effect of the collected sensor data on calculation of the premium varies based on the indicated use.
70. (New) The method of claim 68, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.
71. (New) A system for insuring a property comprising:
a memory for storing sensor data related to a property
a processor configured for:
receiving a request to insure the property;

- receiving an indication of an intended use of the property;
- collecting sensor data related to the property;
- underwriting the property based on the indicated intended use by applying use-specific underwriting guidelines that take into account the collected sensor data;
- one of denying insurance coverage and offering insurance coverage for the property based on the underwriting.

72. (New) A computer readable medium comprising instructions for causing a computer system to carry out a method of insuring a property comprising:

- receiving a request to insure the property;
- receiving an indication of an intended use of the property;
- collecting sensor data related to the property;
- underwriting the property based on the indicated intended use by applying use-specific underwriting guidelines that take into account the collected sensor data; and
- one of denying insurance coverage and offering insurance coverage for the property based on the underwriting.